







## FINANCIAL STRENGTH

Assets \$4.0 billion
Loans \$2.4 billion
Deposits \$3.2 billion
Shareholders' Equity \$369.9 million

(Twelve Months Ended 12/31/12)

## SCOPE AND PRESENCE

Customer households 135,000 Banking Centers 107

Active Online Banking customers

customers 43,578
Associates 1,164
Retail Franchise Missou

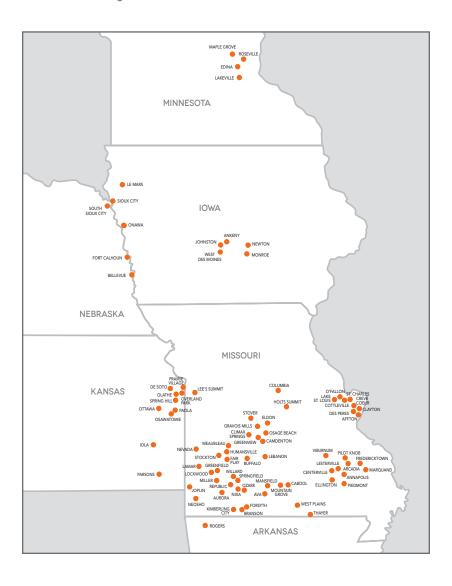
Missouri, Arkansas, Kansas, Iowa, Nebraska & Minnesota



In 1923 Great Southern Bank was started with a \$5,000 investment and has since grown to the company it is today. Our footprint spans six states and we serve more than 135,000 households by providing them with the most comprehensive line of products and services available. With 1,100 dedicated associates we provide exceptional service to our customers and it is our goal to understand what matters most in every interaction we have with them.

With \$4.0 billion in total assets, we are headquartered in Springfield, Mo. and operate 107 retail banking centers in Missouri, Arkansas, Kansas, Iowa, Nebraska and Minnesota. Customers can expect the most convenient banking services possible. This includes the longest banking hours in town, a large network of ATMs, telephone, internet and mobile banking services.

Great Southern Bancorp, Inc., the holding company for Great Southern Bank, is a public company and its common stock (ticker: GSBC) is listed on the NASDAQ Global Select Stock Exchange.













GreatSouthernBank.com







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**90 YEARS STRONG** Great Southern has been serving financial needs for more than 90 years and has a strong track record of strength and stability.

**CAPITAL POSITION** A bank's capital position is the leading indicator of safety and soundness of any bank. Bank capital serves as a buffer against any losses. Great Southern's capital levels are categorized as "well capitalized" as defined by the Federal banking agencies' capital-related regulations – the highest rating by regulatory capital measures.

**FDIC PROTECTION** The safest place to have your money is in a bank. FDIC insurance provides an additional backstop. Great Southern is an FDIC-insured bank, which means that deposits are insured up to at least \$250,000 per depositor. The FDIC has never lost a single penny of the deposits they have insured.

**PUBLIC COMPANY** (NASDAQ: GSBC) Great Southern has been a public company since 1989. We have sustained strong earnings and are known as a highly profitable company. As a public company, we are more heavily scrutinized and bound by more regulatory oversight than private banks.

A STRONG PARTNER Great Southern is a strong community partner, committed to helping make them better places to live, work and do business. We understand that our Company can only be as strong as the communities we serve and believe it is our privilege and responsibility to provide services and capital to help them grow. We financially support non-profit organizations and their much needed services as well as encourage our associates to be actively involved in their community through volunteerism. Great Southern remains ready, willing and able to continue to help meet the needs of our communities and serve our customers.

**COMPETITIVE WORKPLACE** Great Southern attributes our continued success to our dynamic, motivated associates within our Company. Our team of associates have access to a wide range of competitive benefits and the opportunity to professionally grow in their career with Great Southern. We offer a variety of career opportunities in many areas throughout our Company.

**INFORMATION READILY AVAILABLE** Information about Great Southern's financial performance can be found on our Investor Relations site at www.GreatSouthernBank.com; on the FDIC web site, www.fdic.gov; or on the Securities Exchange and Commission (SEC) web site, www.sec.gov.

**QUESTIONS?** Please contact Brian Eaton at 417-832-3155 or e-mail beaton@greatsouthernbank.com.